

**REMARKS/ARGUMENTS**

This amendment is made after filing a Notice of Appeal but prior to filing an Appeal Brief. It is for the purpose of correcting obvious clerical errors, thus putting the claims in better form for purposes of appeal.

Specifically, Applicant proposes canceling dependent claim 32, since the entire subject matter of such claim is already identically recited in its parent claim 22, and is thus redundant. Claim 33 has been amended to properly depend from claim 22, rather than claim 32. Claim 34 should have depended from claim 33 rather than claim 31 (note claim 34 references the "transaction fee" that is recited in claim 33 and not in claim 31). Claim 34 is also amended to insert the word "the" prior to the phrase "transaction fee," and claim 37 is amended to insert the word "a", both insertions for the purpose of correcting obvious clerical omissions.

Applicant believes this Amendment complies with the requirements of 37 CFR 41.33(a) and 37 CFR 1.116, and may be properly entered.

**CONCLUSION**

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,

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